

COMMUNITY BANCSHARES OF KANSAS, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3488289	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$54	\$56	2.5%		
Loans	\$44	\$45	0.5%		
Construction & development	\$3	\$4	22.0%		
Closed-end 1-4 family residential	\$22	\$15	-29.8%		
Home equity	\$1	\$1	4.7%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-51.9%		
Commercial & Industrial	\$10	\$14	44.8%		
Commercial real estate	\$4	\$5	31.0%		
Unused commitments	\$1	\$2	375.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-52.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$8	268.3%		
Cash & balances due	\$1	\$2	24.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$99	\$41	-58.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$99	\$41	-58.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$49	\$50	2.1%		
Deposits	\$46	\$47	2.1%		
Total other borrowings	\$3	\$3	5.3%		
FHLB advances	\$3	\$3	-0.3%		
Equity					
Equity capital at quarter end	\$5	\$5	6.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	8.8%	--		
Tier 1 risk based capital ratio	12.8%	12.1%	--		
Total risk based capital ratio	14.1%	13.4%	--		
Return on equity ¹	0.3%	5.8%	--		
Return on assets ¹	0.0%	0.6%	--		
Net interest margin ¹	4.1%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	152.7%	556.8%	--		
Loss provision to net charge-offs (qtr)	272.7%	1500.0%	--		
Net charge-offs to average loans and leases ¹	0.5%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	13.7%	0.0%	0.0%	0.1%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.1%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.3%	0.0%	0.4%	0.0%	--
Commercial real estate	0.0%	2.6%	0.0%	0.0%	--
Total loans	1.1%	0.3%	0.1%	0.0%	--